

In the Claims

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2 1. **(Currently Amended)** A computer-implemented method for
3 providing pricing for a transaction, the method comprising:

4 receiving into a computer storage, digital data descriptive of an amount of a
5 first currency relating to a price of a deliverable involved in a transaction;

6 determining with a processor operative with executable software, a cost for
7 credit to be extended to a buyerparticipant, wherein the credit is extended based
8 upon one or more transaction factors comprising a volume of business a credit
9 provider conducts with thea participant, a type of deliverable and collateral for the
10 credit;

11 calculating with the processor, a cost for exchange of the first currency to a
12 second currency, wherein the cost of exchange is based upon transaction factors
13 comprising currencies involved in the transaction, an aggregate volume of currency
14 exchanged by the participant and the amount of the associated transaction, and is
15 effective for a predetermined period of time; and

16 calculating with the processor, an aggregate price to the customer for the
17 deliverable, wherein the aggregate price comprises an aggregate of the cost of
18 credit, the cost for exchange of currency and the amount of first currency relating
19 to the price of the deliverable.

20
21 2. **(Previously Presented)** The method of claim 1 additionally
22 comprising the step of transmitting via a transmission medium and a
23 communications network, the calculated aggregated price to a participant network
24 access device associated with a participant in the transaction.

1
2 3. **(Currently Amended)** The method of claim 2 additionally
3 comprising the step of transmitting to the network access device associated with
4 the participant in the transaction via the transmission medium, a detail of the price,
5 wherein the detail comprises:

6 the cost of credit, and the cost of credit is based upon the amount of
7 currency involved in the transaction, the period allowed until repayment, the rate
8 of interest and the volume of business the participant transacts;

9 the cost for exchange of currency; and

10 the amount of first currency relating to the price of the deliverable.

11
12 4. **(Previously Presented)** The method of claim 1 additionally
13 comprising the step of discounting with the processor, the cost of exchange of
14 currency according to a volume discount term relating to an aggregate notional
15 volume associated with a participant in the transaction.

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17 5. **(Currently Amended)** The method of claim 4 wherein the
18 aggregate notional volume is calculated on a periodic basis 1 further comprising:

19 entering an amount of insurance available to an insured participant, wherein
20 the insurance relates to non-payment by the insured participant;

21 receiving information descriptive of an online transaction involving the
22 insured online participant wherein the information comprises a purchase price
23 relating to an online transaction; and

24 confirming that the insurance available to the insured participant is

1 sufficient to guarantee payment of the purchase price.

2 6. **(Previously Presented)** The method of claim 1 additionally
3 comprising the step of discounting with the processor, the cost of exchange of
4 currency according to a volume discount term relating to an aggregate number of
5 transactions associated with a participant in the transaction.

6
7 7. **(Previously Presented)** The method of claim 1 additionally
8 comprising the step of discounting with the processor, the cost of exchange of
9 currency according to a discount term relating to a payment history associated
10 with a participant in the transaction.

11
12 8. **(Previously Presented)** The method of claim 1 wherein the amount
13 of first currency received relating to the price of the deliverable is determined
14 according to data comprising the identity of participant in the transaction.

15
16 9. **(Previously Presented)** The method of claim 1 wherein the cost for
17 exchange of currency is determined according to one or more transaction factors
18 comprising at least one of the identity of a participant in the transaction, the
19 deliverable, a projected volume of currency to be transacted, and a projected
20 volume of the deliverable to be transacted.

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22 10. **(Previously Presented)** The method of claim 1 wherein the amount
23 of first currency relating to the price of the deliverable is determined according to
24 data comprising a transaction facilitator.

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2 11. **(Previously Presented)** The method of claim 1 additionally
3 comprising the step of processing with the processor, payment for the deliverable in
4 the amount relating to the aggregate price of the deliverable.

5
6 12. **(Previously Presented)** The method of claim 11 additionally
7 comprising the step of receiving via a transmission medium and communications
8 network, notification of shipment of the deliverable prior to processing with the
9 processor, payment for the deliverable.

10
11 13. **(Previously Presented)** The method of claim 1 wherein the step of
12 calculating a cost for exchange of the first currency includes the steps of:

13 determining with the processor, an exchange price and a tolerance
14 parameter for the first currency, as the first currency relates to a base currency;

15 receiving into the computer storage, a spot price relating to a market price
16 for exchange of the first currency;

17 comparing the spot price with the tolerance parameter via the processor;
18 and

19 modifying with the processor, the exchange price if the spot price exceeds
20 the tolerance parameter.

21
22 14. **(Previously Presented)** The method of claim 1 wherein the step of
23 calculating a cost for exchange of the first currency includes the steps of:

24 entering into the computer storage, an exchange price to be utilized in

1 calculating the cost of exchange of the first currency, wherein the exchange price
2 relates to the first currency and a base currency;

3 entering into the computer storage, a predetermined time period for which
4 the exchange price will remain valid;

5 determining with the processor, if the transaction will take place during the
6 predetermined time period; and

7 entering into the computer storage, an updated exchange price if the
8 transaction will take place during a time other than the predetermined time period.

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10 15.-35. **(Cancelled)**

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12 36. **(Currently Amended)** The computerized apparatus system of
13 claim 61 wherein the software is additionally operative to:

14 enter an amount of insurance available to the buyer, wherein the insurance
15 relates to non-payment by the buyer;

16 receive information descriptive of an online transaction involving the
17 online buyer, wherein the information comprises a purchase price relating to an
18 online transaction; and

19 confirm that the insurance available to the buyer is sufficient to guarantee
20 payment of the purchase price~~transmit the calculated price to a participant~~
21 ~~network access device.~~

22

23 37. **(Previously Presented)** The computerized apparatus system of
24 claim 61 wherein the software is additionally operative to transmit a detail of the

1 aggregate price wherein the detail comprises the cost of credit, the cost for
2 exchange of currency and the amount of foreign currency transacted.

3

4 38. **(Previously Presented)** The computerized apparatus system of
5 claim 61 wherein the software is additionally operative to discount the cost of
6 exchange of currency according to a volume discount term relating to an aggregate
7 notional volume associated with a participant in the transaction.

8

9 39. **(Previously Presented)** The computerized apparatus system of
10 claim 61 wherein the cost for exchange of currency is determined according to one
11 or more transaction factors comprising at least one of the identity of a participant
12 in the transaction, the deliverable, a projected volume of currency to be transacted,
13 and a projected volume of the deliverable to be transacted.

14

15 40. **(Previously Presented)** The computerized apparatus system of
16 claim 61 wherein the amount of foreign currency transacted is determined
17 according to data comprising a transaction facilitator.

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19 41. **(Previously Presented)** Computer executable program code
20 residing on a computer-readable medium, the program code comprising
21 instructions for causing the computer to:

22 receive digital data descriptive of an amount of a first currency relating to a
23 price of a deliverable involved in a transaction;

24 determine a cost for credit to be extended to a buyer, wherein the credit is

1 extended based upon one or more transaction factors;

2 calculate a cost for exchange of the first currency to a second currency,
3 wherein the cost of exchange is based upon one or more transaction factors, and is
4 effective for a predetermined period of time; and

5 calculate an aggregate price for the deliverable, wherein the aggregate price
6 comprises an aggregate of the cost of credit, the cost for exchange of currency and
7 the amount of first currency relating to the price of the deliverable.

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9 42. **(Previously Presented)** A computer-implemented method of
10 interacting with a network access device so as to provide pricing information
11 relating to online transactions, the method comprising the steps of:

12 causing with a processor operative with executable software, details of an
13 online transaction involving a calculated price and detail of the calculated price to
14 be transmitted via a transmission medium and a communications network, to a
15 participant network access device;

16 receiving into a computer storage, an amount of currency relating to a price
17 of a deliverable involved in the transaction; and

18 displaying on the network access device, the calculated price and detail of
19 the calculated price related to the transaction, wherein the calculated price
20 comprises an aggregate of a cost of credit extended in the transaction, a cost for
21 exchange of currency in the transaction and the amount of currency relating to the
22 price of the deliverable, and the detail comprises the cost of credit, the cost for
23 exchange of currency and the amount of currency.

1 43. **(Currently Amended)** The method of claim 42 additionally
2 comprising the step of displaying on the network access device, ~~multiple~~
3 calculated prices in at least three currencies and detail of said calculated prices
4 related to the online transaction.

5

6 44. **(Previously Presented)** A computer data signal embodied in a
7 digital data stream comprising data including e-commerce details, wherein the
8 computer data signal is readable with computer executable program code residing
9 on a computer-readable medium, and generated by a method comprising the steps
10 of:

11 receiving into a computer storage, an amount of a first currency relating to
12 a price of a deliverable involved in a transaction;

13 determining with a processor operative with executable software, a cost for
14 credit to be extended to a buyer, wherein the credit is extended based upon one or
15 more transaction factors;

16 calculating with the processor, a cost for exchange of the first currency to a
17 second currency, wherein the cost of exchange is based upon one or more
18 transaction factors, and is effective for a predetermined period of time; and

19 calculating with the processor, an aggregate price for the deliverable,
20 wherein the aggregate price comprises an aggregate of the cost of credit, the cost
21 for exchange of currency and the amount of first currency relating to the price of
22 the deliverable.

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24 45.-51. **(Cancelled)**

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2 **52. (Previously Presented)** A computer-implemented method of
3 interacting with a network access device so as to provide pricing for a transaction,
4 the method comprising the steps of:

5 identifying via the network access device, parties involved in a transaction;
6 defining with a processor operative with executable software, a deliverable
7 with a currency amount associated with a price of the deliverable; and
8 receiving into a computer storage, an aggregate price for the deliverable,
9 wherein the aggregate price comprises an aggregate of a cost of credit extended in
10 the transaction, a cost for exchange of currency in the transaction and the currency
11 amount associated with the price of the deliverable.

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13 **53.-59. (Cancelled)**

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15 **60. (Previously Presented)** The method of claim 1 wherein the cost for
16 credit is determined according to one or more transaction factors comprising at
17 least one of the identity of a participant in the transaction, the deliverable, a
18 projected volume of currency to be transacted, and a projected volume of the
19 deliverable to be transacted.

20
21 **61. (Previously Presented)** A computerized apparatus system to
22 facilitate management of risk associated with conducting a transaction for a
23 deliverable in multiple currencies, the computerized apparatus system comprising:
24 a host computer comprising a processor and a storage for digital data; and

1 executable software stored on the host computer storage and executable on
2 demand, the software operative with the host computer processor to cause the host
3 computer to:

4 store in the host computer storage digital data identifying a purveyor of a
5 deliverable;

6 store in the host computer storage digital data descriptive of a currency
7 exchange price comprising a rate of exchange between a base currency and a
8 foreign currency, wherein said currency exchange price is effective for an amount
9 of currency transacted in one or more transactions comprising a deliverable
10 conveyed by the purveyor;

11 receive into the host computer storage digital data descriptive of one or
12 more executed transactions, wherein the digital data descriptive of the one or more
13 executed transactions comprises an indication that the transaction involved the
14 deliverable offered by the purveyor, and an amount of the foreign currency
15 transacted;

16 determine with the processor an amount of foreign currency to be exchanged
17 according to the currency exchange price wherein the amount of foreign currency
18 to be exchanged is based upon the amount of foreign currency transacted;

19 calculate with the processor a cost for credit to be extended to a buyer of
20 the deliverable wherein the credit is extended based upon one or more transaction
21 factors;

22 calculate with the processor a cost for exchange of the foreign currency
23 transacted, wherein the cost of exchange is based upon one or more transaction
24 factors, and is effective for a predetermined period of time; and

25

1 calculate with the processor an aggregate price for the deliverable
2 comprising an aggregate of the cost of credit, the cost for exchange of currency
3 and the amount of foreign currency transacted.

4

5 62. **(Previously Presented)** The computerized system apparatus of
6 claim 61 wherein the cost for credit is determined according to one or more
7 transaction factors comprising at least one of the identity of a participant in the
8 transaction, the deliverable, a projected volume of currency to be transacted, and a
9 projected volume of the deliverable to be transacted.

10

11 63. **(Previously Presented)** The computerized system apparatus of
12 claim 61 wherein the operability of the software to calculate the cost for exchange
13 of the foreign currency transacted includes operability of the software with the
14 processor to cause the host computer to:

15 indicate in the host computer storage a band of currency exchange price
16 comprising one or more of: an upper currency exchange price tolerance parameter
17 and a lower currency exchange price tolerance parameter, wherein each exchange
18 price tolerance parameter relates to a rate of exchange between the base currency
19 and the foreign currency and is based upon the deliverable conveyed by the
20 purveyor;

21 receive into the host computer storage digital data descriptive of a market
22 spot price; and

23 modify the currency exchange price stored in the host computer storage if
24 the market spot price is not within the band of currency price.